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Total Number of Pages in This Submission

Application Number	10/799,871
Filing Date	March 12, 2004
First Named Inventor	David A. Pintsov
Art Unit	2621
Examiner Name	Unassigned
Attorney Docket Number	23221-4/P03

ENCLOSURES (Check all that apply)

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Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	David E. Heisey, Registration No. 42,651 Luce, Forward, Hamilton & Scripps LLP
Signature	
Date	9-9-2004

CERTIFICATE OF TRANSMISSION/MAILING

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This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Atty. Docket No.: 23221-4/P03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<i>In re</i> Patent Application of:)	Group Art Unit:	2621
)		
David A. Pintsov, et al.)	Examiner:	To be assigned
)		
Serial No.: 10/799,871)		
)		
Filed: March 12, 2004)		
)		
For: SYSTEM AND METHOD FOR)		
AUTOMATIC SELECTION OF)		
TEMPLATES FOR IMAGE-)		
BASED FRAUD DETECTION)		

San Diego, California
September 9, 2004

Mail Stop Amendment
Commissioner for Patents
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INFORMATION DISCLOSURE STATEMENT

Dear Sir or Madam:

In accordance with 37 C.F.R. § 1.56, Applicant makes the below-listed documents of record in the above-identified application. In accordance with 37 C.F.R. § 1.97, this statement is not to be construed as a representation that a search has been made, and is not a representation that the information cited is effective as prior art to the application or is material to patentability.

U.S. Patent Documents

1. U.S. Patent No. 4,523,330 to John D. Cain, issued June 11, 1985.
2. U.S. Patent No. 4,555,617 to Ralf M. Brooks et al., issued November 26, 1985.
3. U.S. Patent No. 6,243,501 to Hamadi Jamali, issued June 5, 2001.

* * *

Copies of the U.S. patents listed on the enclosed form PTO/SB/08 are not enclosed, in accordance with the waiver of the requirement of 37 C.F.R. § 1.98(a)(2)(i) for submitting a copy of each cited U.S. patent and U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003 that appears in the Official Gazette Notice (Week No. 31) dated August 5, 2003 and entitled "Information Disclosure Statements May Be Filed Without Copies of U.S. Patents and Published Applications in Patent Applications Filed After June 30, 2003".

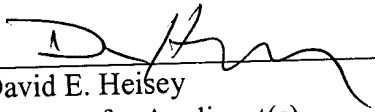
It is respectfully requested that these documents be (1) fully considered by the U.S. Patent and Trademark Office in the examination of the above-identified application; and (2) printed on any patent which may issue on this application. It is also respectfully requested that a copy of Form PTO/SB/08, as considered and initialed by the Examiner, be returned to the undersigned with the next communication in accordance with M.P.E.P. § 609.

This Information Disclosure Statement is filed before the mailing of a first Office Action, pursuant to 37 C.F.R. 1.97(b). Therefore, it is believed that no fee is required in connection with this submission. In the event that a fee is required, please charge our Deposit Account No. 50-2298, in the name of Luce, Forward, Hamilton & Scripps LLP.

Respectfully submitted,

Date

9-9-2004


David E. Heisey

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c/o

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